

Prosiding 3 Arasy

by Arasy Alimudin

Submission date: 13-Jun-2022 12:31AM (UTC-0700)

Submission ID: 1855892034

File name: Prosiding_3,_625.pdf (1.07M)

Word count: 5538

Character count: 29828

The Antecedent of Job Satisfaction and Employee Loyalty: Financial Rewards and Work Motivation

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Abstract

The current era of globalization makes it easier for foreign companies to enter Indonesia and makes business competition even tighter. With the times, companies face challenges where competition for market share is very important for the survival of a company. Employee satisfaction is a very important factor, because employees are company assets. In a company, one of the determining factors for employee loyalty and job satisfaction is often associated with the element of compensation in the form of a salary. So that some companies provide relatively high salary compensation to their employees to buy satisfaction from them. We could say, the company provides high salary compensation. This research was conducted at PT. Bakti Jaya Abadi Surabaya with the aim to analyze the effect of financial rewards and work motivation on job satisfaction and loyalty. This type of research is quantitative. The sample of this research is 87 respondents who work at PT Bakti Jaya Abadi. The analysis technique used is SEM_PLS. Data obtained from questionnaires and tested with the SmartPLS 3.0 application. The results of this study are: financial rewards and motivation have a significant effect on job satisfaction and job loyalty. Job satisfaction has a positive and significant effect on job loyalty. Financial rewards and work motivation have a significant effect on job loyalty indirectly through job satisfaction.

Keywords

Financial Reward, Work Motivation, Job Satisfaction, and Job Loyalty.

1. Introduction

The current era of globalization makes it easier for foreign companies to enter Indonesia and results in intense business competition. With the times, companies face challenges where competition for market share is very important for the survival of a company. Employee satisfaction is a very important factor, because employees are an asset of the company. This intense competition will be a challenge for companies in Indonesia which can affect the existence of these companies. If a company is unable to compete in this

intense business competition, that one company will go out of business. Therefore, domestic companies must be able to continue to improve their total performance, such as in the fields of finance, production, marketing, information systems, and the quality of human resources. In achieving organizational goals, human resources have a very important role in addition to other resources owned by the organization. The quality of human resources must be improved because humans are the main driving force in the company and employees are the main asset of the company so must be properly maintained. The company must provide an imbalance to employees for their contribution to advancing the company. Rewards are given so that employees feel satisfied and have an impact on employee performance so that employees will be loyal to work.

The object in the study is PT Bakti Jaya Abadi, a goods and services procurement business company located in East Java, especially in Surabaya, which is located at Jl.Teluk Kumai Barat 113/9. In a company, one of the determining factors in employee loyalty and job satisfaction is turnover, this has a big impact on the continuity and progress of the company. A company with a high turnover rate has special challenges for human resource development because these events cannot be predicted. Development activities must be prepared for any time the student leaves. There are times when employee turnover has a positive impact. However, most employee turnover has a negative impact on the organization, both in terms of costs and in terms of lost time to train replacement employees and opportunities to take advantage of opportunities (Nangoy Dan Tumbuan, 2018). Loyalty is an employee's tendency not to move to another company, because loyalty is very influential on the comfort of employees to work for a company. the way to keep employees loyal at work is to provide motivation or rewards to employees who have achievements. Job satisfaction is the sensation that employees have about the work environment and their expectations for the job (Balzer et al, 1997). Basically, the retention or withdrawal of an employee from a company is an objective about the satisfaction or dissatisfaction of the employee. Factors that affect employee satisfaction in a business organization are often associated with elements of compensation in the form of salaries. So that some companies provide relatively high salary compensation to their employees to buy satisfaction from them. Talking about work loyalty between one employee and another, of course, has different levels of loyalty. Measuring employee satisfaction is the first step for some companies. Employees are the meeting point between the company's brand and customers. Employees who have low job satisfaction will certainly result in a low level of customer satisfaction. Even though the life and death of a company will depend on the satisfaction and loyalty of its customers. Employee satisfaction can help maximize the company's profitability in the long run.

Giving rewards and punishments is a form of human resource management that affects employee satisfaction and loyalty. This award will make employees feel proud because their achievements are appreciated by the company. Meanwhile, punishment is expected to reduce unexpected behavior or attitudes by management. According to Tohardi (2002) , a reward given by a company / organization to motivate employees to work so that productivity is high. Punishment is a threat given to employees to improve their attitudes and performance in carrying out the tasks assigned to them (Mangkunegara, 2013). From the explanations above then the research question can be drawn as of whether financial rewards has significant influence on job satisfaction, whether financial rewards has significant influence on job loyalty, whether work motivation has significant influence on job satisfaction, whether work motivation has significant influence on job loyalty, whether job satisfaction has significant influence on job loyalty.

2. Literature Review

2.1 Reward

Rewards are imbalances or rewards that aim to motivate someone to be more active in efforts to improve or enhance the performance that has been achieved (Nugroho, 2006). Rewards refers to all categories of financial benefits, tangible services, and benefits that employees receive as part of their working relationship with the organization (Bratton, J. and Gold, 1994).

There are 2 types of rewards according to Mahsun (2006) :

- 1) Social Rewards
Social appreciation is self-esteem and recognition from within and outside the organization, which is an extrinsic reward factor obtained from the environment, such as financial materials, and awards.
- 2) Psychic Rewards
Psychic rewards are related to self-esteem, self-satisfaction and pride for the results achieved, psychic rewards are intrinsic rewards that come from within a person, such as praise, flattery, and congratulations received by employees as a form of self-recognition and bringing satisfaction to themselves alone.

This study re-explores the effect of financial rewards on job satisfaction and job loyalty, using the reward indicator, salary and bonus (Mahmudi, 2005) :

Hypothesis 1: financial reward has a significant effect on job satisfaction.

Hypothesis 2: Financial reward has a significant effect on job loyalty.

2.2 Work Motivation

Motivation is a driving force provision that will generate enthusiasm for work so that they are willing to cooperate, work effectively and are integrated in all efforts to achieve goals (Hasibuan, 2007). Motivation is the desire to do everything and determine the ability to act to meet individual needs, because motivation moves to direct one's activities so that a need can be met (Robbins, 2002).

According to Robbins (2002) In the scope of psychology in organizations, there are several theories about motivation:

- 1) Requires Hierarchy Theory
Abraham Maslow's hierarchy of needs theory assumes that people try to fulfill more basic (psychological) needs before leading to behaviors that meet higher needs.
- 2) McGregor's X and Y Theory
Best known for its formulation of two sets of assumptions about human nature: Theory X presents a basically negative view of humans.
- 3) Herzberg's Two Factor Theory
The famous motivation for satisfaction as proposed by Herzberg is called the Two-Factor Motivation Theory. The theory explains that humans need two kinds of need factors.
- 4) McClelland's Achievement Motivation Theory
The theory that a person with strong needs will be motivated to use appropriate behavior to meet their needs.
- 5) ERG Theory (Existence, Linkage, and Growth)
ERG Alfeder introduces three core groups of needs.

This study re-explores the effect of work motivation on job satisfaction and job loyalty, using work motivation indicator (Arep & Tanjung, 2004) :

- 1) work according to standards.
- 2) Enjoy working.
- 3) Work hard
- 4) High morale

Hypothesis 3: work motivation has a significant effect on job satisfaction.

Hypothesis 4: work motivation has a significant effect on job loyalty

2.3 Job Satisfaction

Job satisfaction is a pleasant or unpleasant emotional state of an employee in seeing his job (Handoko, 2001). According to Luthans (2005) states that job satisfaction is the result of employees' perceptions of how well their jobs are in providing rights that are considered important. According to Siagian (2000) Job satisfaction is a person's perspective, both positive and negative about his job. Job satisfaction felt by employees can be influenced by 2 factors:

- 1) Intrinsic factors: factors that come from within an employee where since he started working at the place where he worked.
- 2) Extrinsic factors: factors such as the physical condition of the work environment, interactions with colleagues, the payroll system, and so on.

This study re-explores the effect of financial reward and work motivation on job satisfaction and job loyalty, using the indicators of job satisfaction according to Robbins (2015) :

- 1) Favorable conditions.
- 2) Appropriate salary or wages.
- 3) The suitability of personality with work.
- 4) Supportive co-workers.

Hypothesis 5: job satisfaction has a significant effect on job loyalty.

2.4 Job Loyalty

In general, loyalty can be defined as loyalty, devotion and trust that is given or shown to a person or institution, where there is a sense of love and responsibility to try to provide the best service and behavior (Asimin, 2001). Loyalty is the tendency of an employee not to move to another company (Siagian, 2004). Loyalty is reflected in the willingness of employees to maintain the organization inside and outside of work by undermining irresponsible people (Hasibuan, 2011). Because loyalty in the company greatly affects the comfort of employees to continue working in a company.

Steers & Porter (1983) have that opinion:

- 1) Loyalty to the company as an attitude, namely the extent to which an employee identifies his workplace as indicated by the desire to work and tries to do his best.
- 2) Loyalty to the company as behavior, where employees make a definite decision not to leave the company if they do not make an extreme mistake.

This study re-explores the effect of financial rewards and work motivation on job satisfaction and job loyalty, using the indicators of job loyalty according to (Trianasari, 2005) : 1) Compliance with regulations, 2) Willingness to cooperate, 3) Passion for work, and 4) Responsibility to the company.

3. Research Framework

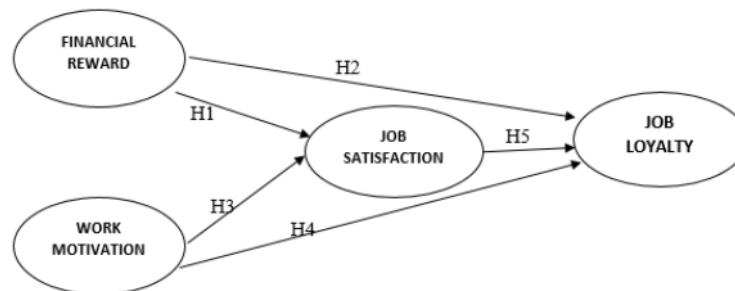


Figure 1. Research framework

4. Metodology

Research using a quantitative approach is a method based on the philosophy of positivism, used for research on certain populations or samples, data collection using research instruments, quantitative / statistical data analysis, with the aim of predetermined testing (Sugiyono, 2014). The variables of this research consist of independent variables, financial rewards and work motivation. And the dependent variable is job satisfaction and job loyalty. The population in this study were 87 respondents who worked at PT Bakti Jaya Abadi. The data analysis technique used SEM-PLS with SmartPLS 3 software.

5. Result And Discussion

5.1 Outer Model

The criteria for assessing the outer model are Convergent Validity (Outer Loading), Discriminant Validity (Cross Loading) and Composite Reliability. A reflective measure is said to be high if the correlation is more than 0.70 with the construct to be measured. However, according to Chin, 1998 in (Ghozali, 2008) for the initial stage of developing a measurement scale the loading value of 0.50 to 0.60 is considered sufficient or satisfactory. for that in this study the researcher will use a loading factor limit of 0.50.

Table 1. Convergent Validity (Outer Loading)

	Financial Reward (X1)	Work Motivation (X2)	Job Satisfaction (Y1)	Job Loyalty (Y2)
X1.1	0.848			
X1.2	0.835			
X2.1		0.670		
X2.2		0.721		
X2.3		0.816		
X2.4		0.777		
Y1.1			0.846	
Y1.2			0.793	
Y1.3			0.831	
Y1.4			0.805	
Y2.1				0.887
Y2.2				0.768
Y2.3				0.875
Y2.4				0.858

The results of the table above show that the outer model value between the construct and the latent variable has met the convergent validity requirements because the loading factor value is not below the loading factor limit value of 0.50.

Table 2. Discriminant Validity (Cross Loading)

	Reward Financial (X1)	Work Motivation (X2)	Job Satisfaction (Y1)	Job Loyalty (Y2)
X1.1	0.848	0.549	0.659	0.621
X1.2	0.835	0.534	0.599	0.636
X2.1	0.329	0.670	0.406	0.560
X2.2	0.442	0.721	0.539	0.563

X2.3	0.610	0.816	0.628	0.685
X2.4	0.511	0.777	0.645	0.538
Y1.1	0.616	0.635	0.846	0.780
Y1.2	0.593	0.565	0.793	0.625
Y1.3	0.635	0.682	0.831	0.701
Y1.4	0.608	0.567	0.805	0.674
Y2.1	0.693	0.736	0.717	0.887
Y2.2	0.600	0.575	0.706	0.768
Y2.3	0.680	0.746	0.761	0.875
Y2.4	0.547	0.592	0.682	0.858

The results of the table show that the loading factor value for each indicator of each latent variable construct has a greater value than the others. This shows that latent variables have better block sizes than others.

¹² Table 3. Composite Reliability and Average Variance Extracted

	<i>Composite Reliability</i>	<i>Average variance Extracted (AVE)</i>
Financial Reward (X1)	0.829	0.708
Work Motivation (X2)	0.835	0.560
Job Satisfaction (Y1)	0.891	0.671
Job Loyalty (Y2)	0.911	0.719

The criteria for validity and reliability requirements in this study can be seen by looking at the reliability value of a construct and the AVE value of each construct. The construct is said to have high reliability if the value obtained is 0.70 and the AVE value is above 0.50.

The results of the table show that all constructs in this study have met the criteria of being reliable. The results obtained from the composite reliability value were above 0.70 and the AVE value was above 0.50.

5.2 Inner Model

Assessing the inner model in this study begins by looking at the results of the R-square Adjusted for each dependent latent variable. R-Adjusted results: job satisfaction is 0.675, this result shows that independent variables of financial rewards and work motivation contribute 67.5% to job satisfaction and the remaining 32.5% is influenced by other variables not examined in this study. R-Adjusted results: the job loyalty variable is 0.778 which shows that the independent variables of financial rewards and work motivation contribute 77.8% and the remaining 22.2% is influenced by other factors.

5.3 Hypothesis Testing

Testing in this study was carried out with bootstrap. In testing hypotheses, data must meet certain criteria. The hypothesis is said to be accepted if the t-statistic value is greater than the t-table (1.96) and if the p-value < 0.05. and if it does not meet these criteria, the hypothesis is rejected.

Output from SmartPLS :

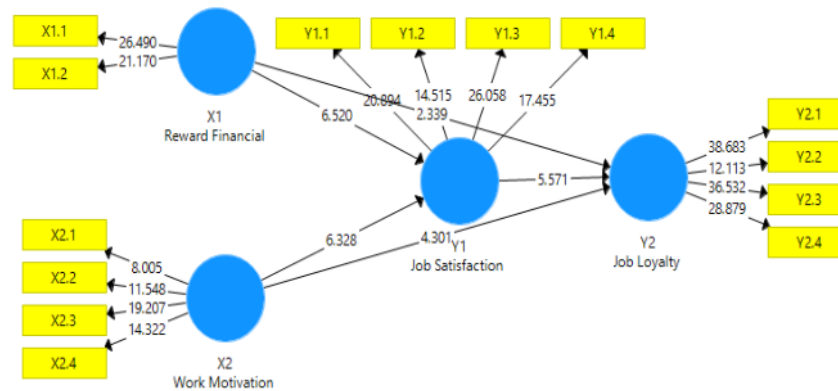


Figure 2. The Output Bootstrapping

1) Direct influence

Table 4. Path Coefficient

<i>Path Coefficient</i>	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standar Deviation (STDEV)</i>	<i>t-Statistic (10/STD EV1)</i>	<i>P-Value</i>
Financial Reward (X1) -> Job Satisfaction (Y1)	0.454	0.455	0.070	6.520	0.000
Financial Reward (X1) -> Job Loyalty (Y2)	0.200	0.203	0.086	2.339	0.000
Work Motivation (X2) -> Job Satisfaction (Y1)	0.458	0.458	0.072	6.328	0.010
Work Motivation (X2) -> Job Loyalty (Y2)	0.309	0.313	0.072	4.301	0.000
Job Satisfaction (Y1) -> Job Loyalty (Y2)	0.464	0.456	0.083	5.571	0.000

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Hypothesis 1 : Effect of Financial Rewards on Job Satisfaction

Based on the analysis results, it can be seen that financial rewards have a positive and significant effect on job satisfaction with the results of p-value 0.000 <0.050 and the value of t-statistics> t-table 6,520> 1.96.

The results of this study are supported by previous research conducted by Syahril & Nurbiyati (2016) entitled "The Influence of Extrinsic & Intrinsic Rewards on Performance with Job Satisfaction as an Intervening Variable" states that Rewards have a significant effect on satisfaction. And research was conducted by Vincent, et al (2017) With the research title "The Effect of Employee Rewards Systems on Job Satisfaction Non-Core Employees at Catholic Sponsored Junior High Schools in Bungoma Diocese, Kenya" states that there is a positive and significant relationship between the reward system and job satisfaction. This shows that the rewards given to employees will lead to feelings of satisfaction so that employees will work better and improve their performance.

Hypothesis 2 : Effect of Financial Rewards on Job Loyalty.

Based on the results of the analysis, it can be seen that financial rewards have a positive and significant effect on job loyalty with the results of p-value 0.000 <0.050 and t-statistic> t-table 2.339> 1.96.

The results of this study are supported by previous research conducted by Kawulur (2018) With the research title "The Effect of Rewards and Punishment on Employee Loyalty at PT. Columbia Perdana Manado Branch "states that the reward variable has a partially and simultaneously significant influence on employee loyalty of PT Columbia Perdana Manado Branch. This shows that the rewards that have been given to employees will lead to feelings of satisfaction and loyalty to employees and will increase to have better performance.

Hypothesis 3 : Effect of Work Motivation on Job Satisfaction.

Based on the results of the analysis, it can be seen that work motivation has a positive and significant effect on job satisfaction with the p-value 0.010 <0.050 and t-statistic> t-table 6.328> 1.96.

The results of this study are supported by previous research conducted by Prabowo (2019) With the research title "The Effect of Work Motivation and Organizational Climate on Employee Job Satisfaction (Case Study at Pt. BTN Ciputat Branch)" states that motivation has a partially and simultaneously significant influence on job satisfaction. And research was conducted by Liyana et al (2020). With the title "Analysis of the Effect of Compensation, Motivation and Transformational Leadership Style on Doctor Satisfaction and Loyalty in Dr. H. Soewondo, Kendal Regency "states that motivation has a significant effect on doctor's satisfaction. The research was conducted by Habba et al (2017) with the title "The Influence of Leadership, Organizational Culture and Work Motivation on Job Satisfaction and Job Achievement of Civil Servants in the Technical Work Unit of Maros Regency" states that the work motivation of civil servants at high levels is proven to increase job satisfaction. and creating an increase in the performance of civil servants. This shows that good motivation is able to encourage employees to achieve what they want, so that employees will work hard to achieve their goals, so that employees will feel satisfied with what has been expected.

Hypothesis 4 : Effect of Work Motivation on Job Loyalty.

Based on the results of the analysis, it can be seen that work motivation has a positive and significant effect on job loyalty with the results of p-value 0.003 <0.050 and t-statistic> t-table 4.301> 1.96.

The results of this study are supported by previous research conducted by Kitriawaty et al (2017) with the title "The Influence of Leadership and Motivation on Nurse Loyalty in Type B Private Hospital Bandung City" states that motivation partially and simultaneously significant effect on nurse loyalty. And research was conducted by Karima et al (2019) dengan judul penelitian A Study on Motivation and its Relationship with Employee Loyalty and Commitment: A Case study of Nama Group-Sultanate of Oman. Stating that there is a significant relationship between motivation and loyalty variables, this indicates that there is a statistically significant positive relationship between motivation and employee loyalty in the organization. research conducted by Liyana et al., (2020) with the title "Analysis of the Effect of Compensation, Motivation and Transformational Leadership Style on Doctor Satisfaction and Loyalty in Dr. H. Soewondo, Kendal Regency "states that motivation has a significant effect on doctor's loyalty. This shows that giving good motivation will encourage employees to achieve what they want, employees work hard to achieve goals so that employees will feel satisfied with what they have done and employees. will be more loyal to his job.

Hypothesis 5 : Effect of Job Satisfaction on Job Loyalty.

Based on the results of the analysis, it can be seen that job satisfaction has a positive and significant effect on job loyalty, the result of the p-value is 0.002 <0.050 and t-statistic> t-table 5,571> 1.96.

The results of this study are supported by previous research conducted by Frempong et al (2018) with the title "The Impact of Job Satisfaction on Employee Loyalty and Commitment: A Comparative Study of Selected Sectors in Ghana" states that job satisfaction has a significant impact on loyalty and commitment in the manufacturing and mining sectors. This shows that the better the motivation and rewards that the company has given to employees, will create a sense of employee satisfaction so that employees will have good performance and be loyal to their work.

2) Specific Indirect Effects

Table 5. Specific Indirect Effects

<i>Path Coefficient</i>	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>t-Statistic (10/STD EV1)</i>	<i>P-Value</i>
Financial Reward (X1) → Job Satisfaction (Y1) → Job Loyalty (Y2)	0.211	0.208	0.055	3.828	0.000
Work Motivation (X2) → Job Satisfaction (Y1) → Job Loyalty (Y2)	0.212	0.207	0.043	4.898	0.000

Financial Reward on Job Loyalty through Job Satisfaction.

Based on the results of the analysis, it can be seen that financial rewards have a positive and significant indirect effect on job loyalty through job satisfaction. The result of p-value is 0,000 <0,050 and t-statistic> t-table 3,828> 1,96. In any organization, rewards play an important role in building and maintaining commitment among employees ensuring high standards of performance (Wang, 2004). Loyalty is an employee's tendency not to move to another company, because loyalty greatly affects the comfort of employees to work for a company. One way to make employees loyal to work is to provide motivation or rewards to employees who are considered to have achievements. Because the more rewards or awards given to these employees will be able to create a feeling of satisfaction so that it will encourage these employees to be able to further improve their performance and achievement, this will make employees become loyal at work.

Work Motivation on Job Loyalty through Job Satisfaction

Based on the results of the analysis, can be seen that work motivation has a positive and significant indirect effect on job loyalty through job satisfaction. The result p-value 0,000 <0.050 and the t-statistic>t-table 4,898> 1.96. In building a company or organization with the science of human resource management, there are many things that must be considered and thought out carefully, not only benefiting the company but not detrimental to the employees who are the driving force for the life of an organization or company, because that is one way to maintain Employees in the company are by looking at the things that affect job satisfaction and loyalty to employees, one of which is by providing good motivation and appreciation. Because good motivation will encourage employees to achieve their desires, so that employees will work hard to achieve goals so that employees will feel satisfied with the results that have been achieved and employees will be more loyal to their work.

6. Conclusion

The conclusion from the results of this study: :

- 1) Financial rewards have a positive and significant effect on job satisfaction. This shows the rewards that have been given to employees will create feelings of satisfaction so that employees will work better and improve their performance..

- 2) Financial rewards have a positive and significant effect on job loyalty. This shows that the award given by the company to employees will lead to feelings of satisfaction and loyalty to employees for their work and will improve performance.
- 3) Work motivation has a positive and significant effect on job satisfaction. This shows that good motivation will encourage employees to achieve what they want, so employees will work hard to achieve goals so that employees will be satisfied with what has been successful.
- 4) Work motivation has a positive and significant effect on job loyalty. This shows that good motivation will encourage employees to achieve their desires, so employees will work hard to achieve goals so that employees will feel satisfied with has been done and employees will be more loyal to their work.
- 5) Job satisfaction has a positive and significant effect on job loyalty. This shows better the motivation and appreciation that the company has given to employees, it will create a feeling of satisfaction for the employee so that employees will have a good performance and will be loyal to their work.
- 6) Financial reward have a positive and significant indirect effect on job loyalty through job satisfaction. This shows the more rewards given to these employees will be able to create a feeling of satisfaction so that it will encourage these employees to be able to improve their performance and achievement, this will make employees become loyal at work..
- 7) Work motivation has a positive and significant indirect effect on job loyalty through job satisfaction. with good motivation will encourage employees to achieve their desires, so that employees will work hard to achieve goals and employees will feel satisfied with their work and employees will be more loyal to their work.

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